

EXHIBIT A



Corporate Creations Network Inc.
801 US Highway 1 North Palm Beach, FL 33408

Emergent Business Group Inc
Bruce White
Emergent Business Group Inc
100 Lakeside Dr
Ste 150
Horsham PA 19044

March 13, 2020

SERVICE OF PROCESS NOTICE

The following is a courtesy summary of the enclosed document(s). **ALL information should be verified by you.**

Item: 2020-2

Note: Any questions regarding the substance of the matter described below, including the status or how to respond, should be directed to the contact set forth in line 12 below or to the court or government agency where the matter is being heard. **IMPORTANT:** All changes or updates to the SOP contact individuals or their contact information must be submitted in writing to SOPcontact@corpcreations.com. Any changes will become effective upon written confirmation of Corporate Creations.

1.	Entity Served:	Emergent Business Group Inc
2.	Title of Action:	Tawne Hedges vs. Emergent Business Group, Inc.
3.	Document(s) Served:	Summons Chancery Division Civil Cover Sheet Complaint- Injunction Appendix A- C
4.	Court/Agency:	Cook County Circuit Court
5.	State Served:	Illinois
6.	Case Number:	2020CH02216
7.	Case Type:	Illinois Collection Agency Act
8.	Method of Service:	Hand Delivered
9.	Date Received:	Thursday 03/12/2020
10.	Date to Client:	Friday 03/13/2020
11.	# Days When Answer Due: Answer Due Date:	30 Saturday 04/11/2020 CAUTION: Client is solely responsible for verifying the accuracy of the estimated Answer Due Date. To avoid missing a crucial deadline, we recommend immediately confirming in writing with opposing counsel that the date of the service in their records matches the Date Received.
12.	Sop Sender: (Name, City, State, and Phone Number)	Daniel A. Edelman Chicago, IL 312-739-4200
13.	Shipped To Client By:	Email Only with PDF Link
14.	Tracking Number:	
15.	Handled By:	141
16.	Notes:	None.

NOTE: This notice and the information above is provided for general informational purposes only and should not be considered a legal opinion. The client and their legal counsel are solely responsible for reviewing the service of process and verifying the accuracy of all information. At Corporate Creations, we take pride in developing systems that effectively manage risk so our clients feel comfortable with the reliability of our service. We always deliver service of process so our clients avoid the risk of a default judgment. As registered agent, our role is to receive and forward service of process. To decrease risk for our clients, it is not our role to determine the merits of whether service of process is valid and effective. It is the role of legal counsel to assess whether service of process is invalid or defective. Registered agent services are provided by Corporate Creations Network Inc.

Return Date: No return date scheduled
 Hearing Date: 6/23/2020 9:30 AM - 9:30 AM
 Courtroom Number: 2502
 Location: District 1 Court
 Cook County, IL

FILED
 2/24/2020 11:26 AM
 DOROTHY BROWN
 CIRCUIT CLERK
 COOK COUNTY, IL
 2020CH02216

8593448

2120 - Served 2121 - Served
 2220 - Not Served 2221 - Not Served
 2320 - Served By Mail 2321 - Served By Mail
 2420 - Served By Publication 2421 - Served By Publication
 Summons - Alias Summons

(08/01/18) CCG 0001 A

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS

Tawne Hedges

(Name all parties)

v.

Emergent Business Group, Inc.

Case No. 2020CH02216
 Emergent Business Group, Inc.
 c/o Corporate Creations Network Inc.
 350 S. Northwest Hwy., #300
 Park Ridge, IL 60068.

☒ SUMMONS ☐ ALIAS SUMMONS

To each Defendant:

YOU ARE SUMMONED and required to file an answer to the complaint in this case, a copy of which is hereto attached, or otherwise file your appearance and pay the required fee **within thirty (30) days after service of this Summons**, not counting the day of service. To file your answer or appearance you need access to the internet. Please visit www.cookcountyclerkofcourt.org to initiate this process. Kiosks with internet access are available at all Clerk's Office locations. Please refer to the last page of this document for location information.

If you fail to do so, a judgment by default may be entered against you for the relief requested in the complaint.

To the Officer:

This Summons must be returned by the officer or other person to whom it was given for service, with endorsement of service and fees, if any, immediately after service. If service cannot be made, this Summons shall be returned so endorsed. This Summons may not be served later than thirty (30) days after its date.

Dorothy Brown, Clerk of the Circuit Court of Cook County, Illinois
cookcountyclerkofcourt.org

Summons - Alias Summons

(08/01/18) CCG 0001 B

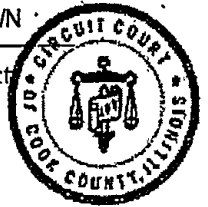
E-filing is now mandatory for documents in civil cases with limited exemptions. To e-file, you must first create an account with an e-filing service provider. Visit <http://efile.illinoiscourts.gov/service-providers.htm> to learn more and to select a service provider. If you need additional help or have trouble e-filing, visit <http://www.illinoiscourts.gov/FAQ/gethelp.asp>, or talk with your local circuit clerk's office.

Atty. No.: 41106
Atty Name: Daniel A. Edelman
Atty. for: Plaintiff
Address: 20 S. Clark St, Ste 1500
City: Chicago
State: IL Zip: 60603
Telephone: 312 739 4200
Primary Email: courtecl@edcombs.com

Witness: _____

2/24/2020 11:26 AM DOROTHY BROWN

DOROTHY BROWN, Clerk of Court



Date of Service: _____
(To be inserted by officer on copy left with
Defendant or other person):

Dorothy Brown, Clerk of the Circuit Court of Cook County, Illinois
cookcountyclerkofcourt.org

CLERK OF THE CIRCUIT COURT OF COOK COUNTY OFFICE LOCATIONS

- Richard J Daley Center
50 W Washington
Chicago, IL 60602
 - District 2 - Skokie
5600 Old Orchard Rd
Skokie, IL 60077
 - District 3 - Rolling Meadows
2121 Euclid
Rolling Meadows, IL 60008
 - District 4 - Maywood
1500 Maybrook Ave
Maywood, IL 60153
 - District 5 - Bridgeview
10220 S 76th Ave
Bridgeview, IL 60455
 - District 6 - Markham
16501 S Kedzie Pkwy
Markham, IL 60428
 - Domestic Violence Court
555 W Harrison
Chicago, IL 60607
 - Juvenile Center Building
2245 W Ogden Ave, Rm 13
Chicago, IL 60602
 - Criminal Court Building
2650 S California Ave, Rm 526
Chicago, IL 60608
 - Domestic Relations Division
Richard J Daley Center
50 W Washington, Rm 802
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Hours: 8:30 am - 4:30 pm
 - Civil Appeals
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Hours: 8:30 am - 4:30 pm
 - Criminal Department
Richard J Daley Center
50 W Washington, Rm 1006
Chicago, IL 60602
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Hours: 8:30 am - 4:30 pm
 - Traffic Division
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50 W Washington, Lower Level
Chicago, IL 60602
Hours: 8:30 am - 4:30 pm
- Daley Center Divisions/Departments**
- Civil Division
Richard J Daley Center
50 W Washington, Rm 601
Chicago, IL 60602
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 - Chancery Division
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50 W Washington, Rm 802
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Dorothy Brown, Clerk of the Circuit Court of Cook County, Illinois

cookcountyclerkofcourt.org



DIE DATE
03/17/2020

DOC.TYPE: CHANCERY
CASE NUMBER: 2020CH02216
DEFENDANT
EMERGENT BUSINESS GROUP INC
350 S NORTHWEST HWY
PARK RIDGE, IL 60068
300

SERVICE INF
C/O CORP C
NETWORK II

ATTACHED

Hearing Date: 6/23/2020 9:30 AM - 9:30 AM

Courtroom Number: 2502

Location: District 1 Court

Cook County, IL

FILED
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(Name all parties)

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Emergent Business Group, Inc.

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350 S. Northwest Hwy., #300
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(08/01/18) CCG 0001 B

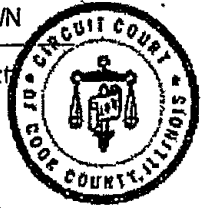
E-filing is now mandatory for documents in civil cases with limited exemptions. To e-file, you must first create an account with an e-filing service provider. Visit <http://efile.illinoiscourts.gov/service-providers.htm> to learn more and to select a service provider. If you need additional help or have trouble e-filing, visit <http://www.illinoiscourts.gov/FAQ/gethelp.asp>, or talk with your local circuit clerk's office.

Atty. No.: 41106
Atty Name: Daniel A. Edelman
Atty. for: Plaintiff
Address: 20 S. Clark St, Ste 1500
City: Chicago
State: IL Zip: 60603
Telephone: 312 739 4200
Primary Email: courtecl@edcombs.com

Witness: _____

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 Courtroom Number: 2502
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FILED
 2/24/2020 10:57 AM
 DOROTHY BROWN
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 COOK COUNTY, IL
 2020CH02216

8592423

Chancery Division Civil Cover Sheet
 General Chancery Section

(02/19/20) CCCH 0623

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
 COUNTY DEPARTMENT, CHANCERY DIVISION

Tawne Hedges

Plaintiff

v.

Case No: 2020CH02216

Emergent Business Group, Inc., d/b/a Emergent Servicing

Defendant

CHANCERY DIVISION CIVIL COVER SHEET
 GENERAL CHANCERY SECTION

A Chancery Division Civil Cover Sheet - General Chancery Section shall be filed with the initial complaint in all actions filed in the General Chancery Section of Chancery Division. The information contained herein is for administrative purposes only. Please check the box in front of the appropriate category which best characterizes your action being filed.

Only one (1) case type may be checked with this cover sheet.

0005 ☐ Administrative Review
 0001 ☐ Class Action
 0002 ☐ Declaratory Judgment
 0004 ☒ Injunction

0007 ☐ General Chancery
 0010 ☐ Accounting
 0011 ☐ Arbitration
 0012 ☐ Certiorari
 0013 ☐ Dissolution of Corporation
 0014 ☐ Dissolution of Partnership
 0015 ☐ Equitable Lien
 0016 ☐ Interpleader

0017 ☐ Mandamus
 0018 ☐ Ne Exeat
 0019 ☐ Partition
 0020 ☐ Quiet Title
 0021 ☐ Quo Warranto
 0022 ☐ Redemption Rights
 0023 ☐ Reformation of a Contract
 0024 ☐ Rescission of a Contract
 0025 ☐ Specific Performance
 0026 ☐ Trust Construction
 0050 ☐ Internet Take Down Action (Compromising Images)

☐ Other (specify) _____

☐ Atty. No.: 41106 ☐ Pro Se 99500

Atty Name: Daniel A. Edelman

Atty. for: Plaintiff

Address: 20 S Clark St, Suite 1500

City: Chicago State: IL

Zip: 60603

Telephone: 312 739 4200

Primary Email: courtelc@edcombs.com

Pro Se Only: ☐ I have read and agree to the terms of the Clerk's Clerk's Office Electronic Notice Policy and choose to opt in to electronic notice from the Clerk's office for this case at this email address:

Email: _____

Dorothy Brown, Clerk of the Circuit Court of Cook County, Illinois
 cookcountyclerkofcourt.org

Atty. No. 41106

**IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION**

TAWNE HEDGES,

Plaintiff,

vs.

EMERGENT BUSINESS GROUP, INC.,
doing business as
EMERGENT SERVICING,

Defendant.

2020CH02216

TRIAL BY JURY DEMANDED

COMPLAINT-INJUNCTION

1. Plaintiff, Tawne Hedges, brings this action to secure damages for debt collection harassment by Defendant Emergent Business Group, Inc., doing business as Emergent Servicing ("EBG"). Plaintiff alleges violation of the Illinois Collection Agency Act, 225 ILCS 425/1 et seq., the Illinois Consumer Fraud and Deceptive Business Practices Act, 815 ILCS 505/2, and the Telephone Consumer Protection Act, 47 U.S.C. §227.

JURISDICTION AND VENUE

2. This Court has jurisdiction pursuant to 735 ILCS 5/2-209 because EBG has:
- Registered to conduct business in this State;
 - Obtained a collection agency license from this State;
 - Maintained a registered office in Cook County, Illinois; and
 - Transmitted the offending collection communications into this State.
3. Venue is proper pursuant to 735 ILCS 5/2-101, as EBG's registered office is located here and in that EBG is a foreign corporation.

PARTIES

4. Plaintiff Tawne Hedges is a resident of Catlin, Illinois.

5. Defendant EBG is a Delaware corporation with its principal place of business located at 100 Lakeside Dr., #150 Horsham, PA 19044. It does business in Illinois. Its registered agent and office is Corporate Creations Network Inc., 350 S. Northwest Hwy., #300, Park Ridge, IL 60068.

6. EBG is engaged in the business of a collection agency and has a collection agency license from the state of Illinois.

FACTS

7. EBG has been attempting to collect a debt allegedly owed by Plaintiff to another on account of a lawn care and snow removal business.

8. Plaintiff became ill from Lyme disease and had fallen behind.

9. On January 8, 2020, Plaintiff received a call from a female using the name "Gibson" from EBG. The caller:

- a. Stated that she would send someone to Plaintiff's home;
- b. Stated that she could seize Plaintiff's property;
- c. Mocked Plaintiff when Plaintiff requested that Gibson treat others the way she would want to be treated;
- d. Sarcastically asked Plaintiff if she would like to talk to someone who might be more compassionate to Plaintiff's feelings.

10. Plaintiff informed the caller of her medical condition.

11. The caller persisted in threatening Plaintiff, bringing Plaintiff to tears.

12. This and all other calls were received on Plaintiff's cell phone.

13. On January 9, 2020, EBG sent Plaintiff the letter attached as Appendix A.

14. Contrary to Appendix A, Plaintiff had not agreed to pay anything.

15. Subsequent to January 8, 2020, and continuing to the present, EBG placed calls to Plaintiff at least 5-6 times per day, including weekends. Some of the calls were from Gibson and some from a man using the name "Walker."

16. Many of the calls were placed from a toll free number. When Plaintiff answered these calls, there was a substantial gap between the time Plaintiff answered and the time a prerecorded message began playing. This is characteristic of an automatic telephone dialing device.

17. The calls Plaintiff received from live agents also had a substantial gap between the time Plaintiff answered and the time someone came on the line to speak to Plaintiff. Once again, this is characteristic of an automatic telephone dialing device.

18. The callers stated that they would contact Plaintiff's family, neighbors, and anyone else that they can connect with Plaintiff.

19. On January 14, 2020, Plaintiff sent EBG a letter by email instructing EBG to cease communication with her (Appendix B).

20. Nevertheless, later on January 14, 2020, EBG sent Plaintiff the email attached as Appendix C.

21. Furthermore, EBG continued to call Plaintiff after it received Appendix B at least 5-6 times a day.

22. EBG's conduct was intended to compel Plaintiff to make a payment on the debt

allegedly owed.

23. EBG's conduct was also intended to cause and did cause substantial emotional distress.

24. As a result of EBG's conduct, Plaintiff was damaged, in that:

- a. She suffered substantial distress, nuisance and aggravation; and
- b. She spent time and money dealing with EBG and receiving phone calls.

COUNT I – ILLINOIS COLLECTION AGENCY ACT

25. Plaintiff incorporates paragraphs 1-24.

26. Defendant violated the following provisions of 225 ILCS 425/9(a):

... (16) Threatening the seizure, attachment or sale of a debtor's property where such action can only be taken pursuant to court order without disclosing that prior court proceedings are required. . .

(19) Communicating with the debtor or any member of the debtor's family at such a time of day or night and with such frequency as to constitute harassment of the debtor or any member of the debtor's family. For purposes of this Section the following conduct shall constitute harassment: . . .

(B) The threat of publication or publication of a list of consumers who allegedly refuse to pay debts, except to a consumer reporting agency. . . .

(D) Causing a telephone to ring or engaging any person in telephone conversation repeatedly or continuously with intent to annoy, abuse, or harass any person at the called number. . . .

(21) Disclosing or threatening to disclose information relating to a debtor's debt to any other person except where such other person has a legitimate business need for the information or except where such disclosure is permitted by law. . . .

(23) Engaging in any conduct that is intended to cause and did cause mental or physical illness to the debtor or his or her family. . . .

27. A private right of action exists for violation of the ICAA. *Sherman v.*

Field Clinic, 74 Ill. App. 3d 21, 392 N.E.2d 154 (1st Dist. 1979).

WHEREFORE, Plaintiff requests that the Court grant the following relief in favor of Plaintiff and against Defendant:

- i. Compensatory and punitive damages;
- ii. Costs.
- iii. Such other and further relief as is appropriate.

COUNT II – TELEPHONE CONSUMER PROTECTION ACT

28. Plaintiff incorporates paragraphs 1-24.

29. The TCPA, 47 U.S.C. §227, provides:

§ 227. Restrictions on use of telephone equipment

... (b) Restrictions on use of automated telephone equipment.

(1) Prohibitions. It shall be unlawful for any person within the United States, or any person outside the United States if the recipient is within the United States—

(A) to make any call (other than a call made for emergency purposes or made with the prior express consent of the called party) using any automatic telephone dialing system or an artificial or prerecorded voice—

(iii) to any telephone number assigned to a paging service, cellular telephone service, specialized mobile radio service, or other radio common carrier service, or any service for which the called party is charged for the call; . . .

30. The TCPA, 47 U.S.C. §227(b)(3), further provides:

Private right of action.

A person or entity may, if otherwise permitted by the laws or rules of court of a State, bring in an appropriate court of that State—

(A) an action based on a violation of this subsection or the regulations prescribed under this subsection to enjoin such violation,

(B) an action to recover for actual monetary loss from such a violation, or to receive \$500 in damages for each such violation, whichever is greater, or

(C) both such actions.

If the Court finds that the defendant willfully or knowingly violated this subsection or the regulations prescribed under this subsection, the court may, in its discretion, increase the amount of the award to an amount equal to not more than 3 times the amount available under the subparagraph (B) of this paragraph.

31. Defendant violated the TCPA by placing automated calls to Plaintiff's cell phone subsequent to Plaintiff informing Defendant to cease communicating.

WHEREFORE, Plaintiff requests that the Court grant the following relief in favor of Plaintiff and against Defendant:

- i. Statutory damages;
- ii. Costs;
- iii. Injunctive relief;
- iv. Such other and further relief as is appropriate.

**COUNT III – CONSUMER FRAUD
AND DECEPTIVE BUSINESS PRACTICES ACT**

32. Plaintiff incorporates paragraphs 1-24.

33. Defendant engaged in unfair and deceptive acts and practices, in violation of 815 ILCS 505/2.

34. Defendant falsely represented that it could seize Plaintiff's property without

disclosing that such action can only be taken pursuant to a court order resulting from prior court proceedings.

35. Defendant also sent Plaintiff the letter attached as Appendix A, which falsely represented that Plaintiff had agreed to make a payment.

36. Defendant intended for Plaintiff to rely on its deceptive statements and make a payment.

37. Defendant engaged in such conduct in the course of trade and commerce.

WHEREFORE, Plaintiff requests that the Court grant the following relief in favor of Plaintiff and against Defendant:

- i. Compensatory damages;
- ii. Punitive damages;
- iii. Attorney's fees, litigation expenses and costs;
- iv. Injunctive relief;
- v. Such other and further relief as is appropriate.

/s/ Daniel A. Edelman
Daniel A. Edelman

Daniel A. Edelman (ARDC 0712094)
Cathleen M. Combs (ARDC 0472840)
Dulijaza (Julie) Clark (ARDC 6273353)
Daniel Scott Miller (ARDC 6331448)
EDELMAN, COMBS, LATTURNER & GOODWIN, LLC
20 South Clark Street, Suite 1500
Chicago, IL 60603-1824
(312) 739-4200
(312) 419-0379 (FAX)
Email address for service: courtecl@edcombs.com

Atty. No. 41106 (Cook)

NOTICE OF LIEN AND ASSIGNMENT

Please be advised that we claim a lien upon any recovery herein for 1/3 or such amount as a court awards. All rights relating to attorney's fees have been assigned to counsel.

/s/ Daniel A. Edelman
Daniel A. Edelman

Daniel A. Edelman
EDELMAN, COMBS, LATTURNER
& GOODWIN, LLC
20 S. Clark Street, Suite 1500
Chicago, Illinois 60603
(312) 739-4200
(312) 419-0379 (FAX)

DOCUMENT PRESERVATION DEMAND

Plaintiff hereby demands that defendant take affirmative steps to preserve all recordings, data, documents, and all other tangible things that relate to plaintiff, the events described herein, any third party associated with any telephone call, campaign, account, sale or file associated with plaintiff, and any account or number or symbol relating to them. These materials are likely very relevant to the litigation of this claim. If defendant is aware of any third party that has possession, custody, or control of any such materials, plaintiff demands that defendant request that such third party also take steps to preserve the materials. This demand shall not narrow the scope of any independent document preservation duties of defendant.

/s/ Daniel A. Edelman
Daniel A. Edelman

APPENDIX A

PO Box 190
Horsham, PA 19044

Office Phone: 888.970.1025
Office Hours: M-TH 8:00 AM – 9:00 PM EST
Fri. 8:00 AM – 5:00 PM EST
Sat 8:00 AM – 1:00 PM EST

Tawne J Hedges
[REDACTED]

Emergent Acct #: [REDACTED]
Original Creditor: Vadel
Original Acct #: [REDACTED]
Current Balance \$7,395.00
Plus Applicable Fees

1/9/2020

Dear Tawne J Hedges

On behalf of our client, we would like to thank you for setting up payment arrangements on the above referenced account. Per our conversation, you have promised to make payment(s) that total \$4,437.00 to settle the account in full.

If you make the payment(s) promised on the date(s) outlined in the agreement and your payment(s) are honored by your financial institution, you will have no further obligation for this account and your account will be closed with this office. As such, we will report this information to our client and close the asset investigation.

Below is your payment schedule.

Payment Schedule

You agree to pay \$4,437.00 on 1/15/2020.

If you are unable to make any of the payment(s) promised, please contact our office to discuss what options may be available to you.

Sincerely,

Asset Investigation Department
Emergent Servicing

APPENDIX B

January 14, 2020

Tawne J. Hedges



Emergent Servicing
P.O. Box 190
100 Lakeside Drive Suite 150
Horsham, PA 19044
Attn: Lee Walker, Miss Gibson

Ref No: Emergent Account #

Dear Ladies and Gentlemen:

This will serve as your legal notice pursuant to the Fair Debt Collection Practices Act, 15 U.S. Code §1692, to cease and desist all further communication with me in regard to the above referenced debt or debts. You are hereby instructed to cease collections efforts immediately or face legal sanctions under applicable Federal and State Law.

If you fail to heed this notice, I will file a formal complaint against you with the Federal Trade Commission who is responsible for the enforcement of the FDCPA and the Illinois Attorney General.

I have decided that I do not want to work with your collection agency or any other collection agency under any circumstances. I will contact the original creditor directly in order to resolve this matter. By sending this letter it is my intention to stop all your calls, emails and or text messages and collections activity from this day forth.

I also reserve the right to file suit against you for any future violations of this law. I may use telephone recording devices, emails or text messages to document any further conversations that we may have in future if you fail to comply with the cease and desist letter. You are also notified that should any adverse information be placed against my credit reports as a result of this notice that appropriate actions will be taken. I intend to keep a log of any contacts you make with me after you receive this letter. You may not contact me at my place of employment as my employer forbids such communication

Please give this very important matter the utmost attention.

Sincerely,

Tawne J. Hedges

Copy emailed and mailed 01/14/2020

E-MAILED
1/14/20

MAILED
1/14/20

Emergent Acct#

From: tawnehedges [REDACTED]

To: lee.walker@emergentbg.com

Date: Tuesday, January 14, 2020, 09:44 AM CST

Mr. Walker,

Please find attached hereto a cease and desist letter according to the Fair Debt Collection Practices Act 15 U.S Code. I have also placed a copy in the mail and gave a copy to my Attorney. The tactics/ harassments used by your company are unethical. In addition you prepared a false agreement.



cease and desist .pdf
559.1kB

APPENDIX C

----- Forwarded Message -----

From: Jim Ellixson <jim.ellixson@emergentbg.com>

To: TAWNEHEDGES [REDACTED]

Sent: Tuesday, January 14, 2020, 02:29:40 PM PST

Subject: UCC Lien Filed

PO Box 190

Horsham, PA 19044

Office Phone: 888.970.1025

Office Hours: M-TH 8:00 AM – 9:00 PM EST

Fri. 8:00 AM – 5:00 PM EST

Sat 8:00 AM – 1:00 PM EST

Emergent Acct

#: [REDACTED]

Original Creditor: Vader

Original Acct

#: [REDACTED]

Current

Principal \$7,395.00

: January 14, 2020

Dear: Tawne JHedges

Our client, Lincoln & Morgan LLC. has assigned your account to our office to complete an asset

investigation for the unpaid debt listed above. As part of our investigation we will be contacting you and anyone who has relevant information to complete our assignment. If you would like to resolve this matter on a voluntary basis, contact our office and ask to speak to one of our asset investigators.

Sincerely,

Asset Investigation Department

Emergent Servicing

MAR 12 2020